

In re:
Dena Ann Krebs
Debtor

Case No. 23-13872-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 16, 2025

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:

Recip ID	Recipient Name and Address
db	Dena Ann Krebs, 20 Jade Dr, Lititz, PA 17543-8282
14843021	Borough of Lititz Tax Collections Department, 7 S Broad St, Lititz, PA 17543-1448
14843023	Fifth Third Bank, Attn: Bankruptcy Maildrop RCS83E 1830 E, Grand Rapids, MI 49546
14845073	+ Lakeview Loan Servicing, LLC, C/O Michael Farrington, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14843036	+ Warwick School District, 301 W Orange St, Lititz, PA 17543-1898
14843037	Warwick School District Tax Collector, Po Box 4333, Lancaster, PA 17604-4333
14843038	WellSpan Health, Attn: Patient Billing, Po Box 645734, Cincinnati, OH 45264-5734

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14843018	Email/Text: bncnotifications@phea.org	Jan 17 2025 00:17:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14843019	Email/Text: bncnotifications@phea.org	Jan 17 2025 00:17:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14843020	Email/Text: BarclaysBankDelaware@tsico.com	Jan 17 2025 00:17:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14843022	^ MEBN	Jan 17 2025 00:16:17	Central Loan Admin & Reporting, Attn: Bankruptcy 194 Wood Ave South. Nin, Iselin, NJ 08830-2710
14843024	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 17 2025 00:18:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14843025	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 17 2025 00:17:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14856533	^ MEBN	Jan 17 2025 00:15:55	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14843026	+ Email/Text: compliance@lctcb.org	Jan 17 2025 00:18:00	Lancaster County Tax Collection Bureau, 1845 William Penn Way, Lancaster, PA 17601-4097
14843027	Email/Text: camanagement@mtb.com	Jan 17 2025 00:17:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
14852444	Email/PDF: bankruptcy_prod@navient.com	Jan 17 2025 00:25:52	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14843028	Email/PDF: bankruptcy_prod@navient.com	Jan 17 2025 00:25:39	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
14843029	+ Email/PDF: bankruptcy_prod@navient.com	Jan 17 2025 00:25:41	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
14843030	Email/Text: fesbank@attorneygeneral.gov		

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		Jan 17 2025 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14859251	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 00:25:48	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14843031	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2025 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14843032	^ MEBN	Jan 17 2025 00:16:14	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14843033	+ Email/Text: bankruptcy@bbandt.com	Jan 17 2025 00:17:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
14843721	+ Email/Text: bankruptcy@bbandt.com	Jan 17 2025 00:17:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
14843034	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 17 2025 00:18:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14843035	^ MEBN	Jan 17 2025 00:15:58	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14850306	Email/Text: bankruptcynotification@wellspan.org	Jan 17 2025 00:17:00	Wellspan Health, P O Box 15119, York, PA 17405-7119

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor Dena Ann Krebs help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

United States Trustee

District/off: 0313-4

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Dena Ann Krebs)	Case No. 23-13872-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: January 16, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court